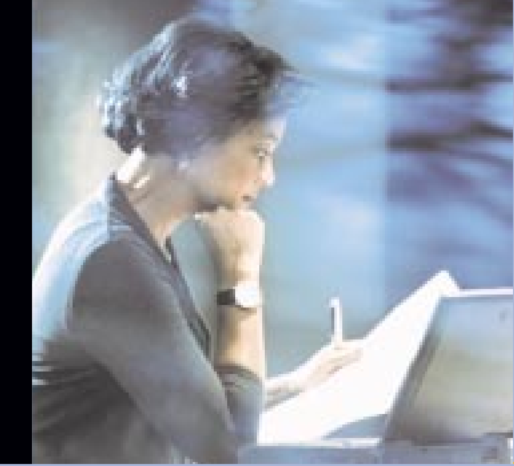
A guide to FIDELITY NETBENEFITS®

Whether you're three months or three decades away from retirement, Fidelity NetBenefits® can help you get ready. It's quick and easy. Just log on any time you choose* to access your accounts, manage your portfolio, and much more.

NetBenefits℠ makes managing your retirement accounts as simple as possible. Chances are that after just a few visits you'll be familiar with how to use the site effectively. If you're new to NetBenefits, you'll find this guide helpful in walking you through key features and how to use them:

- Log on and explore, starting with the Home page.
- Review your portfolio in a snap.
- View your accounts, then take action.
- Assess your retirement readiness with robust planning tools and learning resources.

http://netbenefits.fidelity.com



explore ONLINE RESOURCES

The clean layout, simple language, and easy navigation of NetBenefits make managing your retirement benefits easier and faster.

To reach NetBenefits, simply log on to **http://netbenefits.fidelity.com** and click **Access My Benefits.** At the **login page** (not shown), simply enter your Social Security number or Customer ID and designate a six- to 12-digit/character personal identification number (PIN). A combination of digits and characters is recommended.

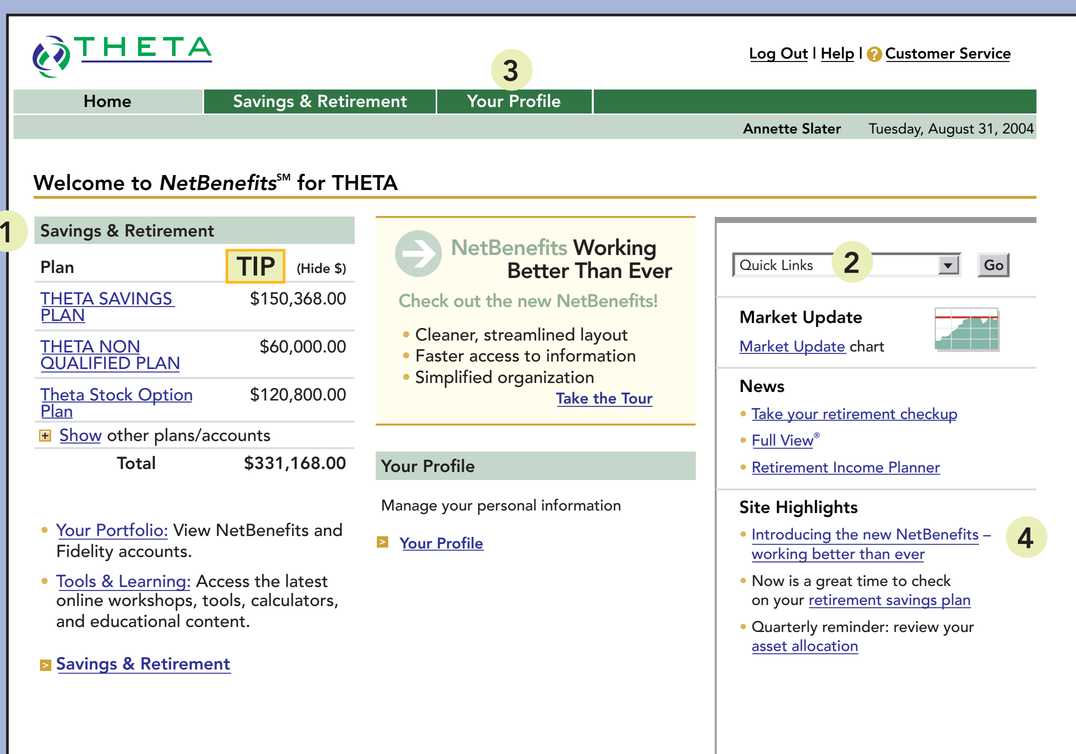
1 The **Home page** shows your balances and portfolio total for your retirement accounts. Click the highlighted account you wish to manage. You can also access any personal investing accounts you have with Fidelity Investments.

2 Use the **Quick Links** to access key account information more directly.

3 View your personal information, change how you receive your account statements, and more in one location with **Your Profile.**

4 Take the NetBenefits tour to learn more about managing your account and planning for retirement.

TIP Concerned about the privacy of your account balances? Use the Hide feature to help protect the dollar values from others' view.



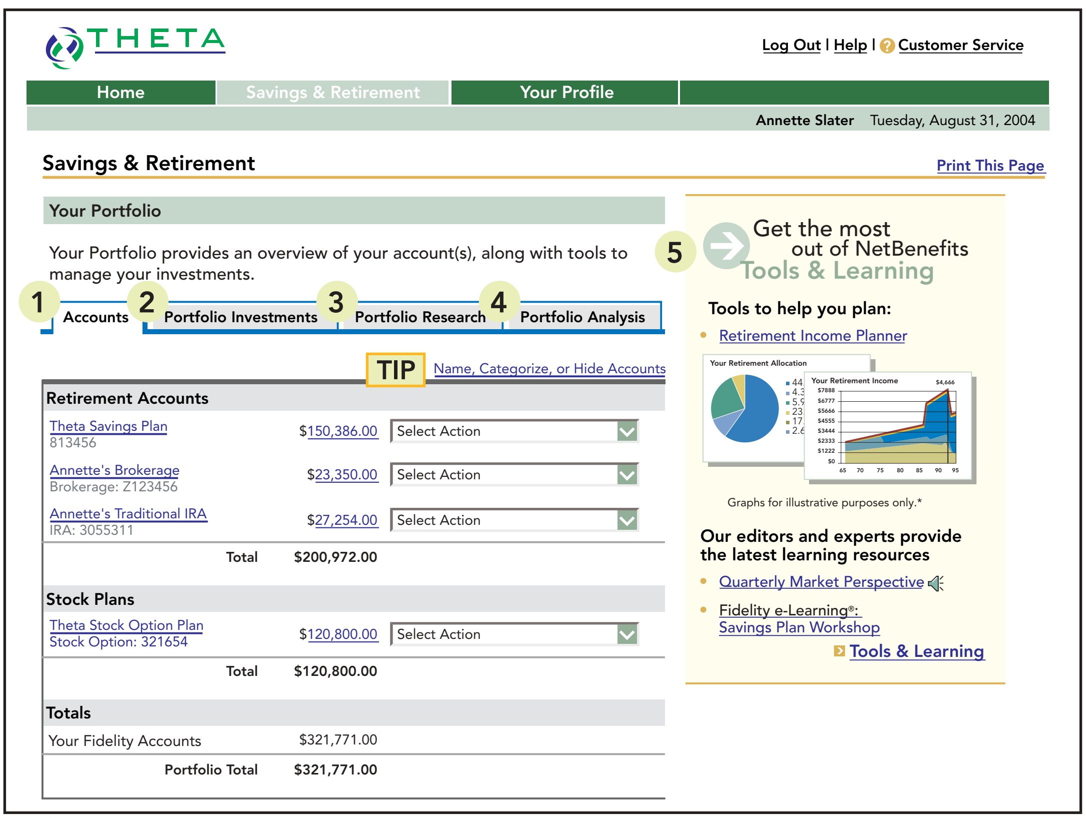
For illustrative purposes only.

review YOUR INVESTMENTS

Get a better understanding of your investments with **Your Portfolio** on the **Savings & Retirement** tab.

1. View and access each of your workplace savings and personal investing accounts.
2. Use **Portfolio Investments** for details of the investments in each of your accounts.
3. Access third-party research with **Portfolio Research** to help you make more informed investment decisions.
4. Explore **Portfolio Analysis** for a clearer picture of what you own. View your overall asset allocation and see how your portfolio compares with key market benchmarks.
5. Take advantage of our broad range of planning tools and learning resources.

TIP Use **Name, Categorize,** or **Hide Accounts** to give an account a nickname, assign it to an existing group or one that you create, or hide Fidelity accounts with a zero balance.



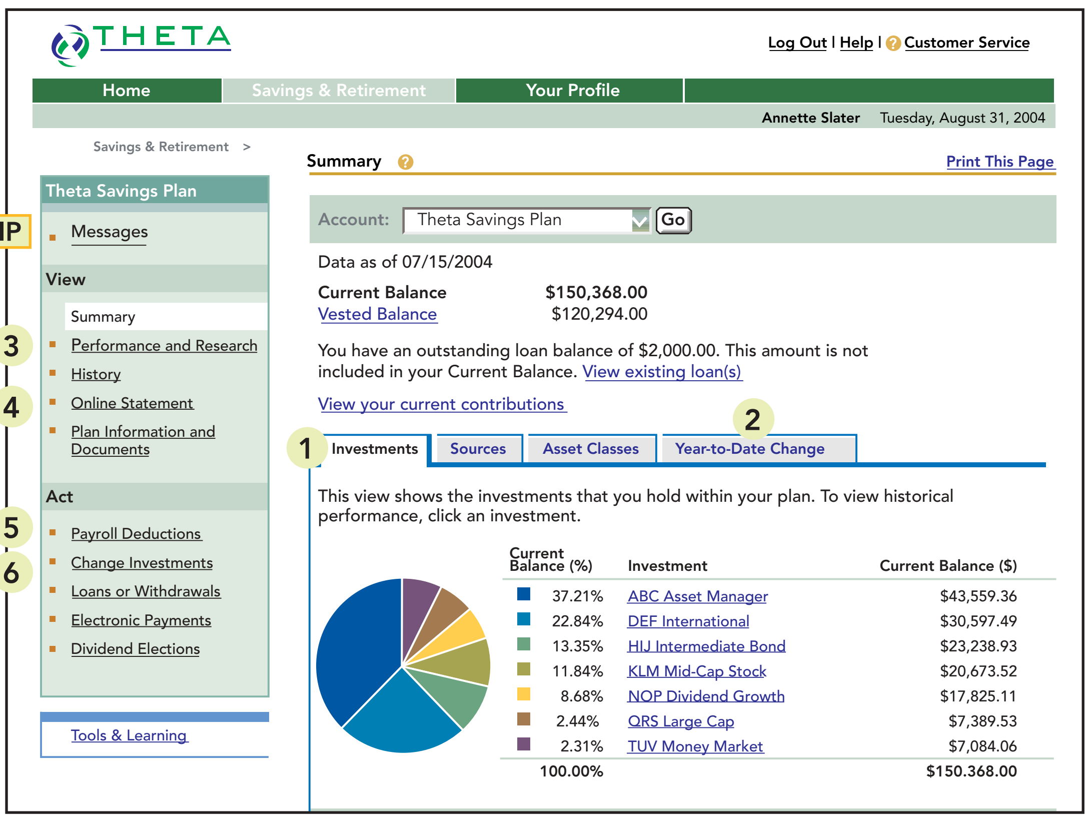
For illustrative purposes only.

manage YOUR ACCOUNTS

NetBenefits makes it easy to view your accounts, then take action.

1. See graphic views of your account by Investments, Sources, or Asset Classes.
2. View your Personal Rate of Return, as well as a summary of your account activity from the start of the calendar year.
3. Check performance and quotes for each of your plan's investments. Research and compare any investment in your plan.
4. Get an online account statement for any time period within the previous 24 months.
5. Review and update the amount deducted from your paycheck.
6. Change how your future contributions are invested or move money between investments.

TIP Click into your "Message" box to check the status of fund transfers and for other important information about your account.



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access PLANNING TOOLS AND LEARNING RESOURCES

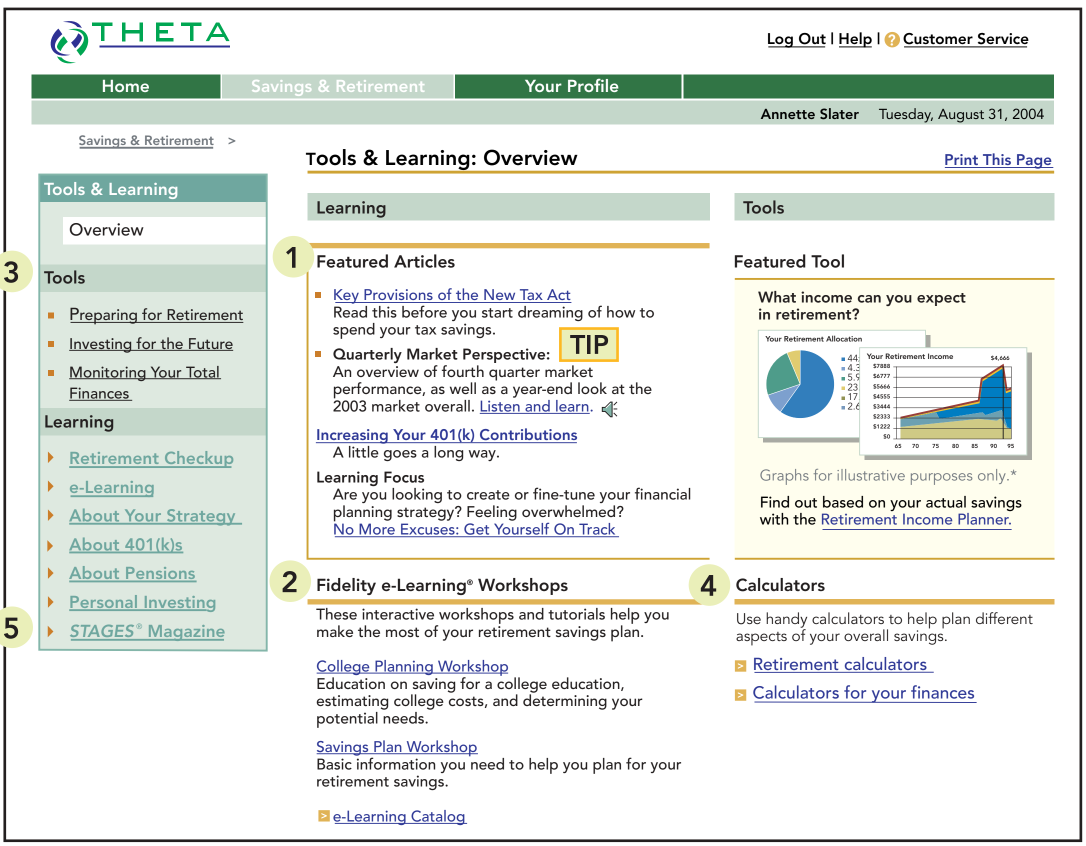
Tools & Learning, centrally located on the Savings & Retirement tab and accessible from key locations throughout NetBenefits, has a broad range of planning tools and learning resources to help you manage various aspects of your personal finances.

1. Read timely feature articles on topics to help you manage your finances.
2. Take a self-paced workshop on topics ranging from college planning to tax law changes to investing for retirement.
3. Explore our suite of planning tools designed to help you get ready for retirement and other important goals.
4. Use any of the handy calculators that estimate your take-home pay, retirement health care expenses, mortgage payments, and more.
5. Find in-depth articles, authored by Fidelity and noted third-party experts, on a wide range of financial topics at *STAGES*® Magazine.

TIP Want to hear what our experts have to say about the stock market each quarter? Visit the Quarterly Market Perspective for an update.

Looking for more information about NetBenefits? Go to the **Home page** and take the guided tour.

Need assistance? Contact your plan's customer service number.



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Boston, MA 02109

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

*There is a maintenance period when some services may not be available.

To use NetBenefits you will need an Internet service provider and one of the following Web browsers: Microsoft Internet Explorer 4.01 or higher, or Netscape® 4.06 or higher.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

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